THE

MYSORE GAZETTE.

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☞ Separate paging is given to this Part in order that it may be filed as a separate compilation.

PART IV.

Official Papers.

The 30th July 1891.

The subjoined draft Rules for the introduction of a system of State Life Insurance applicable to the officials of the Mysore Government are published for general information.

By Order,

T. ANANDA ROW,

Chief Secretary.

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1. The following Rules of the Mysore State Life Insurance shall come into force on the

2. The Government reserve to themselves the right to add to or modify these rules after giving due notice thereof; but such additions or modifications shall have no retrospective effect.

3. In these rules—

The expression "Proposer" means the person whose life is proposed to be insured.

The expression "Insured" means the person who has insured his life under these rules.

The term "Policy" means the written document containing the contract for the payment under these rules of an endowment bonus in consideration of the premium paid by the insured.

"Pay" means "substantive pay" as defined in the Mysore Service Regulation.

4. Officers holding permanent apppointments under the Government of Mysore on the date of the introduction of these rules and Officers of other Governments now employed under the Mysore Government or hereafter entering its service may insure their lives under these rules; provided that in the case of the latter class of Officers, such insurance shall be subject to the consent of the Governments lending them.

5. Insurance shall be compulsory on all persons who may enter the service of the Mysore Government after the introduction of these rules from the date of their entering the Government service or in the case of those entering the Government service before 21 years of age from the date of their completing 21 years of age.

6. No Officer whose age exceeds 45 years or whose pay is below Rs. 10 shall be eligible for the first or subsequent insurance under these rules. For the purpose of these rules, the age of the Proposer shall be taken to be the age at his last birthday.

7. Ten per cent of the pay of the Insured shall be recovered every month as premium and credited to Government in consideration of which an endowment bonus (according to the table appended to these rules) shall be payable from the Mysore Revenues on the Insured completing 55 years of age or at his death if earlier. Fractions of a rupee, other than multiples of 4 annas, shall be excluded in calculating the monthly premium.

Whenever the pay of an Insured is permanently increased, a further insurance shall be effected for such endowment bonus as will cover the surplus premium available.

9. The maximum premium or premiums for which one or more policies may be issued on the life of an Insured shall not exceed Rs. 50 per month whatever may be his pay.

10. When an Insured ceases to be under the service of the Government before completing the age of 55 years, he may elect either to continue to pay the premium due on his policy till it becomes mature or discontinue payment of the same, in which latter case the arrears of premium so withheld shall be treated as a debt against his policy and deducted with compound interest at 4 per cent from the bonus payable to him.

11. If an Insured be degraded for any cause, he may either continue to pay the full premium on his policy or discontinue payment of the difference between such premium and that due on his reduced pay, the arrears being dealt with as prescribed in the preceding rule.

12. The business of the State Insurance Scheme shall be managed by a Committee composed of such persons as may be nominated by Government.

13. The Comptroller shall be the Secretary to such Committee and carry on all business under the general control of the said Committee.

14. The Committee aforesaid shall be competent to frame rules for the transaction of business and the conduct of its meetings.

15. All receipts and disbursements on account of the State Insurance shall be carried to a separate head of account and funds belonging to this account shall at the end of each month be invested in the Government Savings Bank or in such other manner as the Government may deem fit.

16. The accounts of the Fund shall be audited before 31st of July in each year by two Accountants of the Comptroller's or Public Works Examiner's Office who shall be selected by the Committee. And a report shall be submitted to Government by the Committee before the end of September as to the progress of the Fund during the previous official year, with such statements as may be prescribed by Government from time to time.

17. An Officer wishing to insure his life under these rules shall submit a proposal in Form No. 1 written in his own hand, whenever possible, and signed in the presence of his immediate superior, or the Chief Secretary to Government, or a Deputy Commissioner or District Judge who will forward the same in a sealed cover to the proper Medical Officer. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committtee.

18. It shall be the duty of the Medical Officer to examine the Proposer and record his remarks on the back of the proposal and forward the same direct to the Secretary in a sealed cover after obtaining the signature of the Proposer to the declaration prescribed therein.

19. Such Medical Officer shall be the District Medical Officer of the Government, not below the rank of an Assistant Surgeon, provided that when the pay drawn by the Proposer is not less than Rs. 250, the Medical Officer shall not be below the rank of a Civil Surgeon.

20. The proposal shall then be considered by the Committee. If the majority of the Committee are satisfied as to the eligibility of the Proposer, they may authorize the Secretary to issue a policy in Form No. 4 and to give intimation of the acceptance of the proposal to the Proposer through his immediate superior. If a proposal is not fully eligible, it may, with the consent of the Proposer, be accepted for a reduced bonus.

21. The Secretary shall forward the policy to the Officer in charge of the District Treasury within whose limits the Proposer may be employed, for delivery to him, on payment in cash of the first premium. The date of the payment of the first premium shall be the date of the policy and shall be entered therein by the Treasury Officer before delivery.

22. When an Insured has to further insure his life as required by Rule 8, he shall submit a proposal in Form No. 2, signed as prescribed in Rule 17. The Proposer need not undergo a fresh medical examination unless more than 5 years have elapsed since his last medical examination held for purposes of Insurance under these rules; in which case, the procedure prescribed in the said Rule 17 shall be followed. When a medical examination is not necessary, the proposal shall be forwarded in a sealed cover to the Secretary to the Committee. Whenever the proposal is so forwarded by the Proposer's official superior, he shall state his own confidential opinion as to the eligibility of the life of the Proposer in Form No. 3 and attach it to the proposal in a sealed cover addressed to the Secretary to the Committee. The procedure prescribed in rules 20 and 21 shall be applicable to this further insurance.

23. The Committee shall authorize payment of the bonus to the Insured as soon as possible on his completing the age of 55 years and on surrendering his policy. If the Insured is dead, the bonus shall be paid to his nominees by will or other document duly registered in the office of the Secretary to the Committee, and failing such nominees, to his legal heirs, after proof of the accrual of the claim and surrender of the policy.

24. The first premium on each policy must always be recovered in cash from the Insured. Subsequent premiums shall be payable in advance and be recovered monthly by deduction from the pay of the Insured.

25. When the Insured is absent from duty on leave with allowances, the premiums shall be realized when such leave allowances are drawn. If he should obtain leave without allowances or be suspended from service, the premium, if not otherwise recovered, shall be a debt on his policy carrying interest at 4 per cent per annum and shall be recovered as arrears from his future pay, if any, in instalments not exceeding 5 per cent of such pay.

26. When an Insured who has ceased to be in the service of the Government is permitted to continue to pay premium till his policy matures, he may be allowed by the Committee to pay such premium monthly, quarterly, half-yearly or yearly into any Treasury of the Mysore Government. A grace of 15 days shall be allowed when the premium is payable monthly and a grace of one month when it is paid otherwise. If the Insured fails to pay the premium within the days of grace, no further cash payments shall be received from him but the arrears due and all future premiums shall be treated as a debt against his policy and recovered with compound interest at 5 per cent from his bonus.

27. Every Insured shall be supplied with a Premium Receipt Book (Form No. 5) in which payment of each premium shall be acknowledged by the Officer in charge of the Treasury where his pay is disbursed or by his immediate superior as the case may be.

28. If an Insured should lose his policy, a duplicate thereof may be issued to him by the Committee on his paying a fee of one rupee.

29. False information furnished by an Insured or production by him of any false evidence in connection with the insurance of his life shall render his policy null and void and the premiums paid by him shall be forfeited.

Life Insurance Form L.

Mysore State Life Insurance.

PROPOSAL FOR INSURANCE.

Statements to be made by persons proposing to insure their lives for the first time.

Instructions to the Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*); or Your full name and father's name, your caste and residence, should be written on the lines marked (*a*), (*a*^{1}), and (*a*^{2}).	I, (*a*)_____ (*a*^{1})_____ (*a*2)_____
The place at which you were born should be stated on the line marked (*b*). If born in India, add the District or Province of birth.	declare that I was born at (*b*)_____
The day of your birth, and the month and year in which you were born, should be stated on the line marked (*c*)	on the (*c*)_____ day of _____ in the year _____ so that I shall be _____ years of age on my next birthday.
The appointment now held by you under Government should be stated on the line marked (*d*).	I now hold the appointment of (*d*)_____
The length of your service (if you are an old employé) under Government, and the period of leave taken by you, should be stated on the lines marked (*e*).	and my service under Government extends over a period of (*e*)_____ years. During that period I have taken the following leave, *viz* :— _____ _____ _____

NOTE.—If the Proposer be a Christian, he must attach to this proposal an attested copy of his baptismal certificate, or, if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he must forward his horoscope or if this has not been written at his birth he must mention below the names and addresses of two respectable persons, to whom reference can be made, if necessary, regarding his age.

Dated the _____ *day of* _____ 189 . *Signature of Proposer.*

Certificate by Officer before whom the proposal is signed.

I certify that I have read over and explained the above instructions and statement to the Proposer and that the Proposer's signature was affixed in my presence.

Station _____ (*Signature*) _____

Dated _____ 189 . (*Designation*) _____

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

*Date*_____ *Signature of the Proposer.*

Statement and Opinion by the Medical Officer.

1. (1) Have you examined the Proposer stethoscopically, so as to ascertain the condition of the Heart and Lungs, and (2) what is the result of your examination? ..... (1) (2)

2. (1) Have you observed generally his appearance with reference to his habits? (2) Has he the appearance of a person whose habits and mode of living have been uniformly temperate?..... (1) (2)

3. What is his general configuration and physical developments?
Height? ft in. Weight? lbs.
Circumference of the chest over the shirt? inches.

4. (1) Would his appearance or conformation lead you to suppose that he has a tendency to any particular disease such as palsy, insanity, convulsion, neuralgia, &c.? (1)

5. Is his appearance that of a man of the age stated? ...

Additional Remarks by Medical Officer.

1. As to Proposer's present Health.....That

2. As to his Constitution.....That

3. As to the eligibility of his Life for Assurance keeping in view both his personal condition and habits? } That

The above declaration was signed by the Proposer in my presence.

Station _____

Date _____ 189 . *Signature of the Medical Officer.*

Life Insurance Form 2.

Mysore State Life Insurance.

PROPOSAL FOR FURTHER INSURANCE.

By the Holder of policy No dated

Statement to be made by persons who are already insured and who propose to effect a further insurance on their lives.

Instructions to the Proposer.	Statements to be made by the Proposer.
Your full Christian name and surname should be written on the line marked (*a*); or Your full name and your father's name, your caste and residence, should be written on the lines marked (*a*), (a^1) and (a^2).	1 [*a*] _____ (a^1) _____ (a^2) _____
Your present appointment and the one you held when last insuring, together with the date and No. of previous policy.	

Signature of the Proposer.

Dated _____ *day of* _____ 189 .

Signed by the Proposer in my presence.

_____

_____

Signature and designation of the Officer before whom the proposal is signed.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Date _____ *Signature of the Proposer.*

Statement and Opinion by the Medical Officer.

1. (1) Have you examined the Proposer stethoscopically, so as to ascertain the condition of the Heart and Lungs, and (2) what is the result of your examination?..... (1) (2)

2. (1) Have you observed generally his appearance with reference to his habits? (2) Has he the appearance of a person whose habits and mode of living have been uniformly temperate? ..... (1) (2)

3. What is his general configuration and physical developments?
Height? ft. in. Weight? lbs.
Circumference of the chest over the shirt? inches.

4. (1) Would his appearance or conformation lead you to suppose that he has a tendency to any particular disease such as palsy, insanity, convulsion, neuralgia, &c.? (1)

5. Is his appearance that of a man of the age stated?...

Additional Remarks by Medical Officer.

1. As to Proposer's present Health?..... .....That

2. As to his Constitution.....That

3. As to the eligibility of his Life for Assurance (keeping in view both his personal condition and habits?) That

The above declaration was signed by the Proposer in my presence.

Station _____

Date _____ 189 . *Signature of the Medical Officer.*

NOTE.—Having recorded his opinion above, the Medical Officer should forward this proposal to the Secretary to the Committee in a sealed cover.

Life Insurance
Form 3.

Certificate by Proposer's Official Superior.

I certify that I have known the Proposer for years, that his age is about years and that for reasons stated below I consider his proposal for Insurance is eligible ineligible.

*Station*_____

*Dated*_____189 .

Signature and designation.

Life Insurance Form No. 4.

Mysore State Life Insurance.

POLICY NO.

Whereas .....

holding the appointment of .....

.....in the , herein-after called the Insured, has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees ( ).....

.....

on his own life, and has deposited a proposal and declaration, dated the.....day of.....

.....189 , and signed by him, as the basis of such contract;

Now it is hereby declared that if the insured shall pay to the Secretary to the Insurance Committee in the manner prescribed in rules framed by the Mysore Government in that behalf the sum of Rupees.....

.....and Rupees.....

in every subsequent month, commencing with the month of.....in the year 189 and ending with the month of.....in the year .....or until his death, whichever shall first occur, the Secretary to the said Committee, shall be subject and liable to the payment, on behalf of the Mysore Government to the said.....

of the sum of Rupees.....on his completing the age of 55 years and the surrender of his policy or in the event of his death before completing the age of 55 years, to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee and failing such nominees to his legal heirs after surrender of the policy and after the production of satisfactory evidence of the death of the said.....

But this contract is made subject to the following Proviso, *viz*: It shall be void, and the payment made by the insured under it shall be forfeited, if the statements contained in the aforesaid proposal and declaration be untrue.

The date of birth of the Insured is hereby admitted to be .....

Secretary to the Insurance Committee.

BANGALORE,

The.....*day of*.....189 .

The first premium of Rs.....has been received in this Treasury.

Station _____

Date _____

Officer in charge of Treasury.

N. B.—This Policy is granted subject to the rules issued by the Government of Mysore relating to State Life Insurance.

Life Insurance
Form 6.

Mysore State Life Insurance.

Premium Receipt Book.

Policy No.....

Issued to.....

Holder of Policy No.....dated.....189 .

for Rs. ( ).....

Secretary to the Insurance Committee.

Delivered with the above Policy to the said .....

.....

on the.....189 , *on receipt of the first premium.*

Treasury Officer.

Mysore State Life Insurance.

Account of Premiums paid on account of Mysore State Life Insurance Policy No.....for Rs.....

Month for which Premium is paid.	Amount of Premium paid.	Signature of Officer receiving the Premium.	DATE OF PAYMENT.

Month for which Premium is paid.	Amount of Premium paid.	Signature of Officer receiving the Premium.	Date of Payment.

Table of Bonus payable according to age in proportion to the monthly premium payable by the Insured.

Vide Rule 7.

1	1·5	2	2·5	3	3·5	4	4·5	5	5·5	6	6·5	7	7·5	8	8·5	9	9·5	10	Monthly premium in rupees.
420·44	630·66	840·88	1051·10	1261·32	1471·54	1681·76	1891·98	2102·20	2312·42	2522·64	2732·86	2943·08	3153·30	3363·52	3573·74	3783·96	3994·18	4204·40	Age. 21
405·50	608·25	811·00	1013·75	1216·50	1419·25	1622·00	1824·75	2027·50	2230·25	2433·00	2635·75	2838·50	3041·25	3244·00	3446·75	3649·50	3852·25	4055·00	22
390·91	586·36	781·82	977·28	1172·73	1368·17	1563·64	1759·08	1954·55	2150·00	2345·46	2540·91	2736·37	2931·82	3127·28	3322·73	3518·17	3713·61	3909·10	23
377·26	565·89	754·52	943·15	1131·78	1320·41	1509·04	1697·67	1886·30	2074·93	2263·56	2452·19	2640·82	2829·45	3018·08	3206·71	3395·34	3583·97	3772·60	24
362·78	544·14	725·52	906·90	1088·28	1269·66	1451·04	1632·42	1813·80	1995·18	2176·56	2357·94	2539·32	2720·70	2902·08	3083·46	3264·84	3446·22	3627·60	25
348·37	522·30	697·74	872·17	1046·61	1221·04	1395·48	1569·90	1744·35	1918·78	2093·22	2267·65	2442·09	2616·52	2790·96	2965·39	3139·80	3314·23	3488·70	26
333·65	500·49	671·32	849·15	1006·98	1174·81	1342·64	1510·47	1678·30	1846·12	2013·95	2181·79	2349·62	2517·45	2685·28	2853·11	3020·94	3188·77	3356·60	27
320·10	480·15	644·20	805·25	966·30	1127·35	1288·40	1449·45	1610·50	1771·55	1932·60	2093·65	2254·70	2415·75	2576·80	2737·85	2898·90	3059·95	3221·00	28
308·78	463·17	617·56	771·95	926·34	1080·73	1235·12	1389·51	1543·90	1698·29	1852·68	2007·07	2161·47	2315·85	2470·24	2624·63	2779·02	2933·41	3087·80	29
295·90	443·94	591·92	739·90	887·88	1035·86	1183·84	1331·82	1479·80	1627·78	1775·76	1923·74	2071·72	2219·70	2367·68	2515·66	2663·64	2811·62	2959·60	30
284·00	426·00	568·00	710·00	852·00	994·00	1136·00	1278·00	1420·00	1562·00	1704·00	1846·00	1988·00	2130·00	2272·00	2414·00	2556·00	2698·00	2840·00	31
271·54	407·31	543·08	678·85	814·62	950·39	1086·16	1221·93	1357·70	1493·47	1629·24	1765·01	1900·78	2036·55	2172·32	2308·09	2443·86	2579·63	2715·40	32
259·36	389·07	518·76	648·45	778·14	907·83	1037·52	1167·21	1296·90	1426·59	1556·28	1685·97	1815·66	1945·35	2075·04	2204·73	2334·42	2464·11	2593·80	33
247·21	370·81	494·42	618·02	741·63	865·20	988·84	1112·18	1236·05	1359·65	1483·26	1606·86	1730·47	1854·07	1977·68	2101·28	2224·88	2348·46	2472·10	34
236·11	352·96	470·22	587·77	705·33	822·88	940·14	1057·98	1175·55	1293·10	1410·66	1528·21	1645·77	1763·32	1880·88	1998·43	2115·98	2233·51	2351·10	35
223·15	334·72	446·30	557·87	669·45	781·02	892·60	1004·16	1115·75	1227·32	1338·90	1450·47	1562·05	1673·62	1785·20	1896·77	1008·32	1119·80	2231·50	36
211·35	317·02	422·70	528·37	634·05	739·72	845·40	951·06	1056·75	1162·42	1268·10	1373·77	1479·45	1585·12	1690·80	1796·47	1902·12	2007·79	2113·50	37
199·45	22	398·96	498·70	598·44	698·18	797·95	897·66	997·40	1097·14	1196·88	1296·62	1396·36	1496·10	1595·84	1695·58	1795·32	1895·06	1994·80	38
	60	375·34	469·17	563·01	656·84	750·68	844·50	938·35	1032·18	1126·02	1219·85	1313·69	1407·52	1501·33	1595·19	1689·00	1782·83	1876·70	39
176·62	265·73	351·84	439·55	527·46	615·37	703·28	791·19	879·10	967·01	1054·90	1142·81	1230·74	1318·65	1406·55	1494·47	1582·38	1670·20	1758·20	40
164·26	9	329·72	412·15	494·58	577·01	659·44	741·87	824·30	906·73	989·16	1071·59	1154·02	1236·45	1318·88	1401·31	1483·74	1566·17	1648·60	41
152·35	35	307·40	384·25	461·10	537·95	614·80	691·65	768·50	845·35	922·20	999·05	1075·90	1152·75	1229·60	1306·45	1383·30	1460·15	1537·00	42
	20	284·94	356·17	427·41	498·64	569·88	641·11	712·35	783·58	854·82	926·05	997·29	1068·52	1139·76	1210·99	1282·23	1353·46	1424·70	43
		259·54	324·17	389·01	453·84	518·68	583·51	648·35	713·18	778·02	842·85	907·69	972·52	1037·36	1102·19	1167·03	1231·86	1296·70	44
			299·15	358·98	418·81	478·64	538·47	598·30	658·13	717·96	777·79	837·62	897·45	957·28	1017·11	1076·94	1136·77	1196·60	45
				30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	Pay.